

United States 1	Bankruptcy Court
District o	of Puerto Rico

IN	RE:		Case No
QL	JINTANA DEL VALLE, ARISTIDES & HERNAND	EZ REYES, EILEEN	Chapter 13
	Debtor(s)		
	DISCLOSURE OF CO	MPENSATION OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b one year before the filing of the petition in bankruptcy, or ag of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept		\$\$,000.00
	Prior to the filing of this statement I have received		\$148.00
	Balance Due		\$ 2,852.00
2.	The source of the compensation paid to me was: Debto	r Other (specify):	
3.	The source of compensation to be paid to me is: Debto	r Other (specify):	
4.	I have not agreed to share the above-disclosed compensa	ation with any other person unless they are member	ers and associates of my law firm.
	I have agreed to share the above-disclosed compensatio together with a list of the names of the people sharing in	n with a person or persons who are not members	
5.	In return for the above-disclosed fee, I have agreed to render	legal service for all aspects of the bankruptcy case	e, including:
	 a. Analysis of the debtor's financial situation, and renderin b. Preparation and filing of any petition, schedules, statem c. Representation of the debtor at the meeting of creditors d. Representation of the debtor in adversary proceedings at e. [Other provisions as needed] \$250.00 DOLLAR AND HOUR IS AGREED. SH PERFORMED OTHER THAN THE ABOVE MEI VALLE, ARISTIDES, HERNANDEZ REYES, Ell 	ent of affairs and plan which may be required; and confirmation hearing, and any adjourned hear nd other contested bankruptey matters; COULD AN APPLICATION BE FILED ANTIONED, AS PER CONTRACTUAL A	rings thereof; N/OR ADDITIONAL WORK BE
6.	By agreement with the debtor(s), the above disclosed fee doe ANY OTHER WORK PERFORMED THAT IS NO	E	ST.
		CERTIFICATION	
	certify that the foregoing is a complete statement of any agreer roceeding.		entation of the debtor(s) in this bankruptcy
	February 21, 2013	/s/ MARILYN VALDES ORTEGA	
	Date N	MARILYN VALDES ORTEGA 214711 Marilyn Valdes Ortega Law Offices PO BOX 195596 SAN JUAN, PR 00919-5596 787) 758-4400 Fax: (787) 763-0144	

valdeslaw@prtc.net

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

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discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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IN RE:	Case No
QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN	Chapter 13
Debtor(s)	• -

	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE	
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debtor notice, as required by § 342(b) of the Bankruptcy Code.	's petition, hereby certify that I delivered to the de	btor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If petition preparer is not an the Social Security numbe principal, responsible pers the bankruptcy petition pro	individual, state r of the officer, on, or partner of
x	(Required by 11 U.S.C. §	110.)
Signature of Bankruptcy Petition Preparer of officer, principal, resp partner whose Social Security number is provided above.	onsible person, or	
Certificate o	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the a	attached notice, as required by § 342(b) of the Ban	kruptcy Code.
QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, E	X /s/ ARISTIDES QUINTANA DEL VALLE	2/21/2013
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ EILEEN HERNANDEZ REYES	2/21/2013
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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According to the calculations required by this statement:

The applicable commitment period is 3 years.

The applicable commitment period is 5 years.

The applicable commitment period is 5 years.

Debtor(s)

Case Number:

Disposable income is determined under § 1325(b)(3).

Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REPO	ORT OF INCOME			
	a. [ital/filing status. Check the box that applies and complete only Column A ("Debte Married. Complete both Column A ("Debtor")	or's Income") for Lines 2-10.			
1	the si	ix calendar months prior to filing the bankruptcy can before the filing. If the amount of monthly income	must reflect average monthly income received from all sources, derived during ndar months prior to filing the bankruptcy case, ending on the last day of the re the filing. If the amount of monthly income varied during the six months, you the six-month total by six, and enter the result on the appropriate line.			Column B Spouse's Income
2	Gros	s wages, salary, tips, bonuses, overtime, commi	ssions.	\$	1,193.83	\$ 2,937.16
3	a and one b	me from the operation of a business, profession l enter the difference in the appropriate column(s) business, profession or farm, enter aggregate numb hment. Do not enter a number less than zero. Do n nses entered on Line b as a deduction in Part IV	of Line 3. If you operate more than ers and provide details on an ot include any part of the business			
	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Business income	Subtract Line b from Line a	\$		\$
4	diffe	and other real property income. Subtract Line I rence in the appropriate column(s) of Line 4. Do n nclude any part of the operating expenses enter IV.	ot enter a number less than zero. Do			
4	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Rent and other real property income	Subtract Line b from Line a	\$		\$
5	Inter	est, dividends, and royalties.		\$		\$
6	Pens	ion and retirement income.		\$		\$
7	expe that by th	amounts paid by another person or entity, on a nses of the debtor or the debtor's dependents, is purpose. Do not include alimony or separate main e debtor's spouse. Each regular payment should be nent is listed in Column A, do not report that payment	ncluding child support paid for ntenance payments or amounts paid e reported in only one column; if a	\$		\$

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8	Unemployment compensation. Enter the amount in the appropriate column(s However, if you contend that unemployment compensation received by you or was a benefit under the Social Security Act, do not list the amount of such con Column A or B, but instead state the amount in the space below:	r your spou	se				
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$ _			\$		\$	
9	Income from all other sources. Specify source and amount. If necessary, list sources on a separate page. Total and enter on Line 9. Do not include alimon maintenance payments paid by your spouse, but include all other payments or separate maintenance. Do not include any benefits received under the Soc Act or payments received as a victim of a war crime, crime against humanity, of international or domestic terrorism. a. CHRISTMAS BONUS S. CHRISTMAS BONUS	ny or separants of alimocial Security or as a viction 6.6	y im				
	b. Official and Botto	200.0		\$	6.6	6 \$	200.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, ad through 9 in Column B. Enter the total(s).	ld Lines 2		\$	1,200.4	9 \$	3,137.16
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, C and enter the total. If Column B has not been completed, enter the amount from Column A.			\$			4,337.65
	Part II. CALCULATION OF § 1325(b)(4) COMMI	ITMENT	PER	IOD	•		
12	Enter the amount from Line 11.					\$	4,337.65
13	Marital Adjustment. If you are married, but are not filing jointly with your state calculation of the commitment period under § 1325(b)(4) does not require your spouse, enter on Line 13 the amount of the income listed in Line 10, Cola a regular basis for the household expenses of you or your dependents and speciasis for excluding this income (such as payment of the spouse's tax liability of persons other than the debtor or the debtor's dependents) and the amount of in purpose. If necessary, list additional adjustments on a separate page. If the coradjustment do not apply, enter zero.	e inclusion of that cify, in the lor the spous neome devo	of the was lines le's si	e inco NOT below uppor	ome of paid on w, the rt of		
	b.		\$				
			\$				
	Total and enter on Line 13.		Ψ			\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.				_	\$	4,337.65
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount 12 and enter the result.	from Line	14 by	the:	number	\$	52,051.80
16	Applicable median family income. Enter the median family income for the a household size. (This information is available by family size at www.usdoj.go the bankruptcy court.)				rk of	4	
	a. Enter debtor's state of residence: Puerto Rico b. Enter debtor's state of residence b.	debtor's ho	useho	old si	ze: _4 _	\$	27,609.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. ☐ The amount on Line 15 is less than the amount on Line 16. Check the 3 years" at the top of page 1 of this statement and continue with this state. ☐ The amount on Line 15 is not less than the amount on Line 16. Check	box for "Thement.					•
	period is 5 years" at the top of page 1 of this statement and continue with			TT			
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINIT	NG DISP	OSA	BLE	INCO	ME	

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18	Enter the amount from Line 11.					\$	4,337.65
19	Marital adjustment. If you are may total of any income listed in Line 10 expenses of the debtor or the debtor Column B income (such as payment than the debtor or the debtor's dependencessary, list additional adjustment not apply, enter zero. a. b. c. Total and enter on Line 19.), Column B that we's dependents. Specific of the spouse's tandents) and the an	vas NO ecify in ax liabil nount o	T paid on a regular basis for a the lines below the basis for lity or the spouse's support of f income devoted to each pur the conditions for entering this	he household excluding the persons other pose. If	\$	0.00
20	Current monthly income for § 132	25(b)(3). Subtract	Line 1	9 from Line 18 and enter the	result.	\$	4,337.65
21	Annualized current monthly incompared and enter the result.					\$	52,051.80
22	Applicable median family income	Enter the amount	from I	Line 16.		\$	27,609.00
23	 ✓ The amount on Line 21 is more under § 1325(b)(3)" at the top of the determined under § 1325(b)(3)" complete Parts IV, V, or VI. 	of page 1 of this sta more than the ar	atemen nount	t and complete the remaining on Line 22. Check the box fo	parts of this staten r "Disposable inco	nent. ome is	not
				ONS ALLOWED UNDE			
24A	National Standards: food, appare miscellaneous. Enter in Line 24A the Expenses for the applicable number from the clerk of the bankruptcy concurrently be allowed as exemptions dependents whom you support.	ne "Total" amount of persons. (This art.) The applicabl	from I inform e numb	RS National Standards for Al ation is available at <u>www.usd</u> per of persons is the number the	lowable Living oj.gov/ust/ or nat would	\$	1,450.00
	National Standards: health care. Out-of-Pocket Health Care for perso Out-of-Pocket Health Care for perso www.usdoj.gov/ust/ or from the clei	ons under 65 years ons 65 years of ago k of the bankruptoge, and enter in L	of age e or old cy cour	, and in Line a2 the IRS National (This information is available).	onal Standards for able at able number of		
24B	years of age or older. (The applicable category that would currently be allowed of any additional dependents whom persons under 65, and enter the result persons 65 and older, and enter the amount, and enter the result in Line	owed as exemption you support.) Mu It in Line c1. Mul result in Line c2.	ns on y ltiply L tiply Li	our federal income tax return ine a1 by Line b1 to obtain a ne a2 by Line b2 to obtain a t	er in that plus the number total amount for otal amount for		
24B	years of age or older. (The applicab category that would currently be all of any additional dependents whom persons under 65, and enter the resu persons 65 and older, and enter the	owed as exemption you support.) Mu It in Line c1. Mul result in Line c2.	ns on y ltiply L tiply Li Add Lii	our federal income tax return ine a1 by Line b1 to obtain a ne a2 by Line b2 to obtain a t	er in that plus the number total amount for otal amount for		
24B	years of age or older. (The applicab category that would currently be all of any additional dependents whom persons under 65, and enter the resu persons 65 and older, and enter the amount, and enter the result in Line Persons under 65 years of age a1. Allowance per person	owed as exemption you support.) Mu It in Line c1. Mul result in Line c2.	ns on y ltiply L tiply Li Add Lin Pers a2.	our federal income tax return ine a1 by Line b1 to obtain a ne a2 by Line b2 to obtain a test c1 and c2 to obtain a total ons 65 years of age or older Allowance per person	er in that plus the number total amount for otal amount for		
24B	years of age or older. (The applicab category that would currently be all of any additional dependents whom persons under 65, and enter the resupersons 65 and older, and enter the amount, and enter the result in Line Persons under 65 years of age	owed as exemption you support.) Mult in Line c1. Mult result in Line c2. A24B.	ns on y ltiply L tiply Li Add Lin	our federal income tax return tine a1 by Line b1 to obtain a ne a2 by Line b2 to obtain a to nes c1 and c2 to obtain a total ons 65 years of age or older	er in that plus the number total amount for otal amount for health care		

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B22C (Officia	al Form 22C) (Chapter 13) (12/10)		
25A	and U infor famil	Il Standards: housing and utilities; non-mortgage expenses. Enter utilities Standards; non-mortgage expenses for the applicable county a mation is available at www.usdoj.gov/ust/ or from the clerk of the bandy size consists of the number that would currently be allowed as exempter. plus the number of any additional dependents whom you support	and family size. (This kruptcy court). The applicable uptions on your federal income	\$ 676.00
25B	the II infor famil tax re the A	Il Standards: housing and utilities; mortgage/rent expense. Enter, in RS Housing and Utilities Standards; mortgage/rent expense for your communities available at www.usdoj.gov/ust/ or from the clerk of the band y size consists of the number that would currently be allowed as exemple turn, plus the number of any additional dependents whom you support average Monthly Payments for any debts secured by your home, as stated in Line a and enter the result in Line 25B. Do not enter an amount less than the secure of the properties	ounty and family size (this kruptcy court) (The applicable aptions on your federal income t.); enter on Line b the total of ted in Line 47; subtract Line b	
	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,054.00	
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 638.00	
	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$ 416.00
26	and 2 Utilit	al Standards: housing and utilities; adjustment. If you contend that 25B does not accurately compute the allowance to which you are entities Standards, enter any additional amount to which you contend you our contention in the space below:	ed under the IRS Housing and	\$
	an ex	Il Standards: transportation; vehicle operation/public transportate pense allowance in this category regardless of whether you pay the exegardless of whether you use public transportation.		
27A	expe	k the number of vehicles for which you pay the operating expenses or uses are included as a contribution to your household expenses in Line		
	If you Trans Loca Statis	☐ 1	erating Costs" amount from IRS ne applicable Metropolitan	\$ 556.00
27B	experaddit Trans	Il Standards: transportation; additional public transportation expenses for a vehicle and also use public transportation, and you contend ional deduction for your public transportation expenses, enter on Line sportation" amount from IRS Local Standards: Transportation. (This a trusdoj.gov/ust/ or from the clerk of the bankruptcy court.)	that you are entitled to an 27B the "Public"	\$

D22C (Omcia	al Form 22C) (Chapter 13) (12/10)		
	whic	Il Standards: transportation ownership/lease expense; Vehicle 1. On the you claim an ownership/lease expense. (You may not claim an ownerstwo vehicles.)		
	□ 1	\checkmark 2 or more.		
28	Enter Trans	r, in Line a below, the "Ownership Costs" for "One Car" from the IRS sportation (available at www.usdoj.gov/ust/ or from the clerk of the batal of the Average Monthly Payments for any debts secured by Vehic act Line b from Line a and enter the result in Line 28. Do not enter a	ankruptcy court); enter in Line bele 1, as stated in Line 47;	
	a.	IRS Transportation Standards, Ownership Costs	\$ 517.00	
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$ 517.00
29	Enter Trans the to	Al Standards: transportation ownership/lease expense; Vehicle 2. Oked the "2 or more" Box in Line 28. Try, in Line a below, the "Ownership Costs" for "One Car" from the IRS sportation (available at www.usdoj.gov/ust/ or from the clerk of the based of the Average Monthly Payments for any debts secured by Vehicle and the tree and enter the result in Line 29. Do not enter a	S Local Standards: ankruptcy court); enter in Line b ele 2, as stated in Line 47;	
	a.	IRS Transportation Standards, Ownership Costs	\$ 0.00	
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
30	feder	er Necessary Expenses: taxes. Enter the total average monthly expensal, state, and local taxes, other than real estate and sales taxes, such as a social-security taxes, and Medicare taxes. Do not include real estate	s income taxes, self-employment	\$ 348.84
31	dedu	er Necessary Expenses: involuntary deductions for employment. Exting that are required for your employment, such as mandatory retirements that the control of the control o	ement contributions, union dues,	\$ 88.12
32	for te	er Necessary Expenses: life insurance. Enter total average monthly perm life insurance for yourself. Do not include premiums for insurance life or for any other form of insurance.		\$
33	requi	er Necessary Expenses: court-ordered payments. Enter the total mored to pay pursuant to the order of a court or administrative agency, shents. Do not include payments on past due obligations included in	uch as spousal or child support	\$
34	Othe child empl	er Necessary Expenses: education for employment or for a physical. Enter the total average monthly amount that you actually expend for oyment and for education that is required for a physically or mentally n no public education providing similar services is available.	ally or mentally challenged education that is a condition of	\$
35	on ch	er Necessary Expenses: childcare. Enter the total average monthly and indicare—such as baby-sitting, day care, nursery and preschool. Do nonents.		\$
36	exper reiml	or Necessary Expenses: health care. Enter the total average monthly and on health care that is required for the health and welfare of yoursel bursed by insurance or paid by a health savings account, and that is in 24B. Do not include payments for health insurance or health savings	f or your dependents, that is not excess of the amount entered in	\$
37	you a servi- neces	er Necessary Expenses: telecommunication services. Enter the total actually pay for telecommunication services other than your basic homece—such as pagers, call waiting, caller id, special long distance, or in sarry for your health and welfare or that of your dependents. Do not in acted.	ne telephone and cell phone ternet service—to the extent	\$

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38	Tota	al Expenses Allowed under IRS Standards. Enter the total	of Lines 24 th	rough 37.		\$ 4,291.96
		Subpart B: Additional Expense Dec Note: Do not include any expenses that ye	ductions unde	er § 707(b)		
	expe	Ith Insurance, Disability Insurance, and Health Savings Anses in the categories set out in lines a-c below that are reasonse, or your dependents.				
	a.	Health Insurance	\$	252.00		
	b.	Disability Insurance	\$	0.44		
39	c.	Health Savings Account	\$			
	Tota	l and enter on Line 39			•	\$ 252.44
		ou do not actually expend this total amount, state your actuace below:	ual total avera	ge monthly ex	penditures in	
40	Con mont	tinued contributions to the care of household or family nothly expenses that you will continue to pay for the reasonable orly, chronically ill, or disabled member of your household or lole to pay for such expenses. Do not include payments listed	e and necessar member of yo	y care and sup	port of an	\$
41	you a Serv	rection against family violence. Enter the total average reast actually incur to maintain the safety of your family under the ices Act or other applicable federal law. The nature of these idential by the court.	Family Viole	nce Prevention	n and	\$
42	Loca prov	ne energy costs. Enter the total average monthly amount, in all Standards for Housing and Utilities, that you actually experide your case trustee with documentation of your actual the additional amount claimed is reasonable and necessary.	nd for home e expenses, and	nergy costs. Y	ou must	\$
43	actua secon trust	cation expenses for dependent children under 18. Enter the ally incur, not to exceed \$147.92 per child, for attendance at indary school by your dependent children less than 18 years of the with documentation of your actual expenses, and you asonable and necessary and not already accounted for in	a private or pu of age. You m must explain	ublic elementa ust provide y why the amo	ary or our case	\$
44	cloth Natio	itional food and clothing expense. Enter the total average range expenses exceed the combined allowances for food and onal Standards, not to exceed 5% of those combined allowards, usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Yetional amount claimed is reasonable and necessary.	clothing (appa nces. (This info	rel and servicormation is av	es) in the IRS ailable at	\$ 50.45
45	chari	ritable contributions. Enter the amount reasonably necessal itable contributions in the form of cash or financial instrument U.S.C. § 170(c)(1)-(2). Do not include any amount in exame.	nts to a charita	ble organizati	on as defined	\$

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.

302.89

Case:13-01275-MCF13 Doc#:1 Filed:02/21/13 Entered:02/21/13 14:29:03 Desc: Main Document Page 11 of 42 B22C (Official Form 22C) (Chapter 13) (12/10)

D22C (Ollici	ai Form 220) (Chapter 13) (12	<i>(110)</i>						
		\$	Subpart C	: Deductions for De	ebt Pay	ment			
	you o Payn the to follo	own, list the name of the creditor nent, and check whether the payrotal of all amounts scheduled as wing the filing of the bankruptcy. Enter the total of the Average N	c, identify ment inclu- contractual case, divi	the property securing des taxes or insurance lly due to each Secunded by 60. If necession	the deb e. The A red Cred	ot, state the A Average Mon litor in the 6	Average 1 nthly Pay 0 month	Monthly ment is	
47		Name of Creditor	Property	Securing the Debt		Average Monthly Payment	includ	s payment e taxes or nsurance?	
	a.	BANCO POPULAR DE PR	Resider	nce	\$	638.00	☐ ye	s 🗹 no	
	b.	MUEBLERIAS BERRIOS	BEDRO	OM SET	\$	25.00	☐ ye	s 🗹 no	
	c.				\$		☐ ye	s 🗌 no	
				Total: Ac	dd lines	a, b and c.			\$ 663.00
	resid you i credi cure forec	er payments on secured claims, ence, a motor vehicle, or other p may include in your deduction 1/2 tor in addition to the payments I amount would include any sums closure. List and total any such a rate page.	roperty ne 60th of an isted in Li in default	cessary for your sup y amount (the "cure ne 47, in order to ma that must be paid in	port or t amount intain po order to	the support of the support of ossession of avoid repose	of your donust pay the proposession	ependents, the erty. The or	
48		Name of Creditor		Property Securing	the Deb	t		Oth of the e Amount	
	a.	BANCO POPULAR DE PR		Residence			\$	140.89	
	b.						\$		
	c.						\$		
						Total: Ac	ld lines a	a, b and c.	\$ 140.89
49	such	ments on prepetition priority of as priority tax, child support and ruptcy filing. Do not include cu	d alimony	claims, for which you	u were l	iable at the t	ime of y		\$
		pter 13 administrative expense esulting administrative expense.	s. Multiply	y the amount in Line	a by the	e amount in l	Line b, a	nd enter	
	a.	Projected average monthly Cha	apter 13 pl	an payment.	\$				
50	b.	Current multiplier for your dissischedules issued by the Execut Trustees. (This information is www.usdoj.gov/ust/ or from the court.)	tive Office available a	for United States	X				
	c.	Average monthly administrative case	e expense	of Chapter 13	Total: and b	Multiply Li	nes a		\$
51	Total	Deductions for Debt Payment. En	nter the to	tal of Lines 47 throug	gh 50.				\$ 803.89
		S	Subpart D	: Total Deductions	from In	come			
52	Tota	l of all deductions from incom	e. Enter th	e total of Lines 38, 4	6, and 5	51.			\$ 5,398.74

		§ 1325(b)(2)		
53	Total current monthly income. Enter the amount from Line 20.		\$	4,337.65
54	Support income. Enter the monthly average of any child support payments, foster care payd disability payments for a dependent child, reported in Part I, that you received in accordance applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such c	with	\$	
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by you from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (repayments of loans from retirement plans, as specified in § 362(b)(19).		\$	546.70
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		\$	5,398.74
	Deduction for special circumstances. If there are special circumstances that justify addition for which there is no reasonable alternative, describe the special circumstances and the result in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses total in Line 57. You must provide your case trustee with documentation of these expenses a provide a detailed explanation of the special circumstances that make such expenses necessare reasonable.	ting expenses and enter the and you must		
57	Nature of special circumstances	expense		
	a.	S		
	b. 9	5		
	c	3		
	Total: Add Li	nes a, b, and c	\$	
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56 enter the result.	, and 57 and	\$	5,945.5
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and ente			
	Fronting Disposable Theorie Charles & 1525(b)(2). Subtract Elife 50 from Elife 55 and elife	r the result.	\$	-1,607.8
	Part VI. ADDITIONAL EXPENSE CLAIMS	r the result.	\$	-1,607.8
		that are required	l for th	e health
	Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, and welfare of you and your family and that you contend should be an additional deduction fincome under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. A	that are required	l for th t mont d refle	ne health thly ct your
60	Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, and welfare of you and your family and that you contend should be an additional deduction fincome under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. A average monthly expense for each item. Total the expenses.	that are required rom your curren All figures shoul	l for th t mont d refle	ne health thly ct your
60	Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, and welfare of you and your family and that you contend should be an additional deduction fincome under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. A average monthly expense for each item. Total the expenses. Expense Description	that are required rom your currental figures shoul Monthly A	l for th t mont d refle	ne health thly ct your
60	Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, and welfare of you and your family and that you contend should be an additional deduction fincome under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. A average monthly expense for each item. Total the expenses. Expense Description a.	that are required rom your currental figures shoul Monthly A	l for th t mont d refle	ne health thly ct your
60	Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, and welfare of you and your family and that you contend should be an additional deduction fincome under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. A average monthly expense for each item. Total the expenses. Expense Description a. b.	that are required rom your currenall figures shoul Monthly A	l for th t mont d refle	ne health thly ct your
60	Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, and welfare of you and your family and that you contend should be an additional deduction fincome under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. A average monthly expense for each item. Total the expenses. Expense Description a. b. c.	that are required rom your currenall figures shoul Monthly A \$	l for th t mont d refle	ne health thly ct your
60	Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, and welfare of you and your family and that you contend should be an additional deduction fincome under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. A average monthly expense for each item. Total the expenses. Expense Description a. b. c. Total: Add Lines a, b and c	that are required rom your currental figures shoul Monthly A \$ \$ \$	l for the the transfer of the	ne health thly ct your
60	Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, and welfare of you and your family and that you contend should be an additional deduction fincome under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. A average monthly expense for each item. Total the expenses. Expense Description a. b. c. Part VII. VERIFICATION I declare under penalty of perjury that the information provided in this statement is true and other contents.	that are required rom your currental figures shoul Monthly A \$ \$ \$	l for the the transfer of the	ne health thly ct your

Case:13-01275-MCF13 Doc#:1 Filed:02/21/13 Entered:02/21/13 14:29:03 Desc: Main B1 (Official Form 1) (12/11) Document Page 13 of 42

United States Bankruptcy Court District of Puerto Rico						Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Middle): QUINTANA DEL VALLE, ARISTIDES					Name of Joint Debtor (Spouse) (Last, First, Middle): HERNANDEZ REYES, EILEEN				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							e Joint Debtor in trade names)		3 years
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 8949	I.D. (ITIN)	/Com _j	plete EIN	Last four of				axpayer I.l	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State URB BAIROA DB 13 CALLE 13	& Zip Code):		URB BAI	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): URB BAIROA DB 13 CALLE 13				
CAGUAS, PR	ZIPCODI	E 007	'25	CAGUAS	, PR				ZIPCODE 00725
County of Residence or of the Principal Place of Bu Caguas	siness:			County of Caguas	Residenc	e or of the	he Principal Plac	ce of Busin	ness:
Mailing Address of Debtor (if different from street a	address)			Mailing A	ddress of	Joint De	ebtor (if differen	t from stre	eet address):
	ZIPCODI	Е							ZIPCODE
Location of Principal Assets of Business Debtor (if	different fro	m stre	et address	s above):					
									ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors)			(Check re Busine	one box.) ss state as defined	n 11			n is Filed Cha	Code Under Which (Check one box.) pter 15 Petition for ognition of a Foreign
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	U.S		101(51B)	state as defined		Ch	apter 11 apter 12	Mai	in Proceeding
Partnership	1 —	ckbrok					apter 13		ognition of a Foreign main Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)					_		Nature of	Debts	
Chapter 15 Debtor					De) bts are primaril	(Check on y consume		
Country of debtor's center of main interests:				mpt Entity			ots, defined in 1 01(8) as "incurr		business debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending: Title 26 of the United S. Internal Revenue Code			npt organization ed States Code (t		ind per	ividual primarily sonal, family, or d purpose."	y for a		
Filing Fee (Check one box)						Chaj	oter 11 Debtors	S	
▼ Full Filing Fee attached				or is a small busi					
Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the cour		ls	Check if	or is not a small b	ousiness c	iedioi as	defined in 11 C	.s.c. § 10	J1(J1D).
consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).									
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					ore classes of creditors, in				
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.					id, there v	will be n	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors							————		
1-49 50-99 100-199 200-999 1,0 5,0	000- 000	5,001 10,00		10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets									
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1, \$50,000 \$100,000 \$500,000 \$1 million \$100,000 \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1,	,000,001 to 0 million		00,001 0 million	\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More tha	
Estimated Liabilities				_					
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000 \$1,	,000,001 to	\$10,0	000,001	\$50,000,001 to	\$100,00	00,001	\$500,000,001	More tha	n

Case:13-01275-MCF13 D0c#:1 Filed:02/21 B1 (Official Form 1) (12/11)	Page 14 of 42	14:29:03 Desc: Main Page
Voluntary Petition	Name of Debtor(s): QUINTANA DEL VALLE, ARISTI	DES & HERNANDEZ REYES, EILEEN
(This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last		
Location Where Filed: Puerto Rico	Case Number: 08-07119 BKT	Date Filed: 10/23/2008
Location Where Filed: N/A	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare that [he or she] may proceed under that [he or she] may proceed under the left of the left o
	X /s/ MARILYN VALDES O	RTEGA 2/21/13
Yes, and Exhibit C is attached and made a part of this petition. No Exhib	hit D	
(To be completed by every individual debtor. If a joint petition is filed, early Exhibit D completed and signed by the debtor is attached and made	ach spouse must complete and attach	ch a separate Exhibit D.)
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition.	
Information Regarding (Check any appropriate of the preceding the date of this petition or for a longer part of such 180	oplicable box.) of business, or principal assets in th	is District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in t	his District.
☐ Debtor is a debtor in a foreign proceeding and has its principal place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regard	out is a defendant in an action or pro	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all appl Landlord has a judgment against the debtor for possession of debtor	licable boxes.)	
(Name of landlord that	nt obtained judgment)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss	circumstances under which the de	
Debtor has included in this petition the deposit with the court of a filing of the petition.		
☐ Debtor certifies that he/she has served the Landlord with this certifies	ification. (11 U.S.C. § 362(l)).	

Case:13-01275-MCF13	Doc#:1	Filed:02/21/13	Entered:02/21/13 14:29:03	Desc: Main
B1 (Official Form 1) (12/11)		Ocument Par	ne 15 of 42	

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES,

Page 3

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ ARISTIDES QUINTANA DEL VALLE

Signature of Debtor

ARISTIDES QUINTANA DEL VALLE

X /s/ EILEEN HERNANDEZ REYES

Signature of Joint Debtor

EILEEN HERNANDEZ REYES

Telephone Number (If not represented by attorney)

February 21, 2013

Date

Signature of Attorney*

X /s/ MARILYN VALDES ORTEGA

Signature of Attorney for Debtor(s)

MARILYN VALDES ORTEGA 214711 Marilyn Valdes Ortega Law Offices PO BOX 195596 SAN JUAN, PR 00919-5596 (787) 758-4400 Fax: (787) 763-0144 valdeslaw@prtc.net

February 21, 2013

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorize	ed Individual		
Printed N	ame of Auth	orized Individ	ual	
Title of A	uthorized In	dividual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

_	
Si	ignature of Foreign Representative
_ P	rinted Name of Foreign Representative
-	miled I table of I offigir representative

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

X		
	Signature	

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

^{*}In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

B1D (Official Form 1, Exhibit D) (12/09)

Case:13-01275-MCF13 Doc#:1 Filed:02/21/13 Entered:02/21/13 14:29:03 Desc: Main fficial Form 1, Exhibit D) (12/09) Document Page 16 of 42 United States Bankruptcy Court

District of Puerto Rico

IN RE:	Case No
QUINTANA DEL VALLE, ARISTIDES	Chapter 13
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ ARISTIDES QUINTANA DEL VALLE
_	

Date: February 21, 2013

does not apply in this district.

B1D (Official Form 1, Exhibit D) (12/09)

Case:13-01275-MCF13 Doc#:1 Filed:02/21/13 Entered:02/21/13 14:29:03 Desc: Main

Document Page 17 of 42 United States Bankruptcy Court **District of Puerto Rico**

IN RE:	Case No
HERNANDEZ REYES, EILEEN	Chapter 13
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
✓ 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after
you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ EILEEN HERNANDEZ REYES
•	

Date: February 21, 2013

does not apply in this district.

Document Page 18 of 42 United States Bankruptcy Court

District of Puerto Rico

IN RE:	Case No
QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN	Chapter 13
Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 119,900.00		
B - Personal Property	Yes	3	\$ 19,304.86		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 100,031.33	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 87,155.54	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,975.55
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,613.09
	TOTAL	16	\$ 139,204.86	\$ 187,186.87	

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District of Puerto Rico

IN RE:	Case No
QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN	Chapter 13
Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,975.55
Average Expenses (from Schedule J, Line 18)	\$ 2,613.09
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 4,337.65

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 5,141.59
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 87,155.54
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 92,297.13

Debtor(s)

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Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
RESIDENTIAL PROPERTY LOCATED AT URB BAIROA, DB 13 CALLE 13, CAGUAS, PR. MADE OF CONCRETE. PROPERTY CONSIST OF 3 BEDROOMS, BATHROOM, LIVING ROOM, DINNING ROOM, KITCHEN AND CARPORT		J	119,900.00	82,324.88

TOTAL

119,900.00

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IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN

Case 1	No.
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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial		MULTICUENTA 5569 AT BANCO POPULAR	J	30.00
	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		SAVINGS AND DIVIDENDS WITH AE-GPR	J	11,564.86
3.	Security deposits with public utilities, telephone companies, landlords, and others.		SECURITY DEPOSITS WITH PUBLIC UTILITIES, ELECTRIC POWER AND WATER AND SAWER AUTHORITY		150.00
4.	Household goods and furnishings,		BEDROOM SET	J	1,000.00
	include audio, video, and computer equipment.		BEDROOM SETS, LIVING ROOM SET, DINING ROOM SET, (2) TV'S, VCR, DVD PLAYER, STEREO, RADIO, FANS, STOVE, MICROWAVE, REFRIGERATOR, AIR CONDITIONER, WASHER, DRYER, COMPUTER, PRINTER	J	1,985.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		WEARING APPAREL		800.00
7.	Furs and jewelry.		FURS AND JEWELRY		400.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1992 MAZDA PICK UP B SERIES V-2000 2002 FORD EXPLORER	W	500.00 2,875.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	X			

IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN

Case No. _

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			ΓAΙ.	19.304.86
 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	X X X		ŀ	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

TOTAL 19,304.86

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IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN

Debtor(s)

Case No.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to wh	ich debtor is entitled under:
(Check one box)	

Check if debtor claims a homestead exemption that exceeds \$146,450. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
RESIDENTIAL PROPERTY LOCATED AT URB BAIROA, DB 13 CALLE 13, CAGUAS, PR. MADE OF CONCRETE. PROPERTY CONSIST OF 3 BEDROOMS, BATHROOM, LIVING ROOM, DINNING ROOM, KITCHEN AND CARPORT	11 USC § 522(d)(1)	37,575.12	119,900.00
SCHEDULE B - PERSONAL PROPERTY			
MULTICUENTA 5569 AT BANCO POPULAR	11 USC § 522(d)(5)	30.00	30.00
SECURITY DEPOSITS WITH PUBLIC UTILITIES, ELECTRIC POWER AND WATER AND SAWER AUTHORITY	11 USC § 522(d)(5)	150.00	150.00
BEDROOM SETS, LIVING ROOM SET, DINING ROOM SET, (2) TV'S, VCR, DVD PLAYER, STEREO, RADIO, FANS, STOVE, MICROWAVE, REFRIGERATOR, AIR CONDITIONER, WASHER, DRYER, COMPUTER, PRINTER	11 USC § 522(d)(3)	1,985.00	1,985.00
WEARING APPAREL	11 USC § 522(d)(3)	800.00	800.00
FURS AND JEWELRY	11 USC § 522(d)(4)	400.00	400.00
1992 MAZDA PICK UP B SERIES V-2000	11 USC § 522(d)(2)	500.00	500.00
2002 FORD EXPLORER	11 USC § 522(d)(2)	2,875.00	2,875.00

^{*} Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN

Case No.

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0117			PARTIALLY SEUCRED DEBT WITH SAVINGS AND DIVIDENDS				16,206.45	4,641.59
AEGPR PO BOX 364508 SAN JUAN, PR 00936-4508			SAVINGS AND DIVIDENDS					
			VALUE \$ 11,564.86					
ACCOUNT NO. 2051			MORTGAGE LOAN				82,324.88	
BANCO POPULAR DE PR PO BOX 36-6818 SAN JUAN, PR 00936-6818								
			VALUE \$ 120,000.00					
ACCOUNT NO.		J	BEDROOM SET				1,500.00	500.00
MUEBLERIAS BERRIOS PO BOX 674 CIDRA, PR 00739-0674								
			VALUE \$ 1,000.00					
ACCOUNT NO.								
			VALUE \$					
			(Total of t	Sul his p			\$ 100,031.33	\$ 5,141.59
			(Use only on l		Tot		\$ 100,031.33	\$ 5,141.59

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN

Case No.

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
continuation sheets attached

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IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0036		J	UTILITY BILL	Ħ			
AAA PO BOX 70101 SAN JUAN, PR 00936-8101							1,594.90
ACCOUNT NO. 9004		J	UTILITY BILL	Н		Н	1,004.00
AEE PUERTO RICO ELECTRIC POWER AHTHORITY PO BOX 71524 SAN JUAN, PR 00936-8624							463.26
ACCOUNT NO. 1205			UTILITY BILL	Н			400.20
AT&T PO BOX 15067 SAN JUAN, PR 00902-8567							204.74
ACCOUNT NO. 7471	+	J	CREDIT CARD	\vdash			204.74
BANCO POPULAR DE PR PO BOX 366818 SAN JUAN, PR 00936-6818							
						Ц	131.56
3 continuation sheets attached			(Total of the	_	age)	\$ 2,394.46
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules and, if applicable, on the S Summary of Certain Liabilities and Relate	t also tatis	tica	n al	\$

Debtor(s)

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0614		J	CREDIT CARD	T			
BANCO POPULAR DE PR PO BOX 366818 SAN JUAN, PR 00936-6818							108.30
ACCOUNT NO. 4848			PERSONAL LOAN	T			
CITIFINANCIAL PO BOX 499 HANOVER, MD 21076							5,260.00
ACCOUNT NO. 1588	-		UTILITY BILL	\vdash		H	3,200.00
CLARO PO BOX 70366 SAN JUAN, PR 00936-8367							210.00
ACCOUNT NO.		J	JUDGMENT	T			
DAVID LOPEZ CASTRO URB. PALMAS DEL TURABO #4 CALLE OROTABA CAGUAS, PR 00727-6770							35,000.00
ACCOUNT NO.	H		Assignee or other notification for:	\vdash	_	H	33,000.00
LIC ANGEL L DIAZ PALENQUE APARTADO 5159 CAGUAS, PR 00726			DAVID LOPEZ CASTRO				
ACCOUNT NO. 2372			UTILITY BILL	\vdash			
DISH NETWORK PO BOX 105169 ATLANTA, GA 30348-5169							220.97
ACCOUNT NO. 1168			ONWARDS	H	_	H	220.31
FIRST PREMIER BANK PO BOX 5147 SIOUX FALLS, SD 57117-5147			CREDIT CARD PURCHASES				
						Ц	97.40
Sheet no1 of3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Repor]	age Fota	e) al	\$ 40,896.67
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	\$

Debtor(s)

_ Case No. _

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1679							
FIRST PREMIER BANK PO BOX 5524 SIOUX FALLS, SD 57117-5524							788.64
ACCOUNT NO.			Assignee or other notification for:	T			
OVAG INTERNATIONAL RECOVERY PO BOX 347556 CORAL GABLES, FL 33234-7556			FIRST PREMIER BANK				
ACCOUNT NO. 2079							
FIRST PREMIER BANK PO BOX 5524 SIOUX FALLS, SD 57117-5524							210.64
ACCOUNT NO.			Assignee or other notification for:				210.04
OVAG INTERNATIONAL RECOVERY PO BOX 347556 CORAL GABLES, FL 33234-7556			FIRST PREMIER BANK				
ACCOUNT NO.		J	CREDIT CARD				
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS, MO 63195-3185							450.40
ACCOUNT NO. 3140							459.16
SPRINT PO BOX 105243 ATLANTA, GA 30348-5243							
ACCOUNT NO			Assignee or other notification for:	+			459.00
ACCOUNT NO. RJM ACQUISITIONS LLC 575 UNDERHILL BLVD SUITE 224 SYOSSET, NY 11791			SPRINT				
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of t		ago	e)	\$ 1,917.44
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	stic	n al	\$

IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4527		J	SERVICES	+			
T-MOBILE PO BOX 660252 DALLA, TX 75266-0252							219.3
ACCOUNT NO. 4998		J	SERVICES	t			
T-MOBILE PO BOX 660252 DALLA, TX 75266-0252							434.8
ACCOUNT NO. 030A			ATTORNEY FEES	\dagger			13.10
TOLEDO & TOLEDO LAW OFFICES, P.S.C. EXECUTIVE BUILDING, SUITE 1101-A 623 PONCE DE LEON AVE. SAN JUAN, PR 00917-4811							40,053.7
ACCOUNT NO.			Assignee or other notification for:	\dagger			,
DAVID LOPEZ CASTRO CALLE 13 DB 12 URB. BAIROA CAGUAS, PR			TOLEDO & TOLEDO LAW OFFICES, P.S.C.				
ACCOUNT NO. 1321			UTILITY BILL	+			
VERIZON WIRELESS PO BOX 70367 SAN JUAN, PR 00936-8367							1,239.0
ACCOUNT NO.							1,233.0
ACCOUNT NO.							
Sheet no3 of3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t			e)	\$ 41,946.9
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als Statis	o o	on al	\$ 87,155. 5

B6G (Official Form 3G)(12075-MCF13	Doc#:1	Filed:02/21/13	B Entered:02	2/21/13
IN RE QUINTANA DEL VALLE, ARIS	TIDES & HE	ocument Pa ERNANDEZ REYES	ge 31 of 42 , EILEEN	Case
	Debtor	(s)		

ase No. _____

14:29:03 Desc: Main

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY OF OTHER PARTIES TO LEASE OR CONTRACT STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. RAC ACCEPTANCE FURNITURE/BEDROOM-6PC **ATTN: RAC Acceptance Customer Service MONTHLY PAYMENT \$129.99** 5501 Headquarters Dr. Plano, TX 75024

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	B6H (Official Form 3H) (12:775-MCF13 Doc#:1 Filed:02/21/13 Entered:02/21/13 14:29:03	Desc: Main								
	Document Page 32 of 42									
IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN Case No.										
	Debtor(s)	(If known)								
	SCHEDULE H - CODEBTORS									

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RG (Officase: 13-01275-MCF13	Doc#:1	Filed:02/21/1	3 Entered:02/21/13 14:29:03	Desc: Main
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IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN

Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current

Debtor's Marital Status DEPENDENTS OF DEBTOR AN		SPOU	SE				
Married		RELATIONSHIP(S): Son Daughter				AGE(S 13 15	5):
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Occupation SECURITY GUARD Name of Employer US ALLIANCE CORP URB SANTA ROSA How long employed 1 years and 3 months ENFERMERA ON NEGOCIADO DE 18 years			INST	TITUCIONES J	UVEN	IILES CALLE
	gross wages, sa	r projected monthly income at time case filed alary, and commissions (prorate if not paid m		\$	DEBTOR 1,256.67	\$ \$	SPOUSE 2,937.16
3. SUBTOTAL	-, •			\$	1,256.67	\$	2,937.16
4. LESS PAYROLIa. Payroll taxes atb. Insurancec. Union duesd. Other (specify)	nd Social Secur	ity		\$ \$ \$	99.90	\$ \$ \$	258.60 252.00 698.46
5. SUBTOTAL OI	F PAYROLL I	DEDUCTIONS		\$ \$	99.90	\$ \$	1,209.06
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,156.77	\$	1,728.10
8. Income from rea 9. Interest and divide	l property lends	of business or profession or farm (attach deta ort payments payable to the debtor for the de		\$ \$ \$		\$ \$ \$	
that of dependents 11. Social Security	isted above or other govern	nment assistance	otor's use or	\$		\$	
12. Pension or retir	ement income			\$ \$		\$ \$	
13. Other monthly (Specify) CHRIS				\$ \$ \$	3.33	\$ \$ \$	87.35
14. SUBTOTAL C				\$	3.33	_	87.35
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6 and 1	4)	\$	1,160.10	\$	1,815.45
		ONTHLY INCOME: (Combine column total reported on line 15)	ls from line 15;		\$	2,975	 5.55

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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___ Case No. __

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
Retirement Cultural Loan		102.50
AEELA Savings		88.12
Retirement		243.04
Retirement Loan		264.80

B6J (Official Form 63) (12/7) 5-MCF13 Doc#:1 Filed:02/21/13 Entered:02/21/13 14:29:03 Desc: Main Document Page 35 of 42

IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN

(ES, EILEEN Case No.

Debtor(s)

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

expenditures fascion spouse.	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 638.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$ 150.00
b. Water and sewer	\$ 110.00
c. Telephone	\$
d. Other CELLULAR	\$ 160.00
INTERNET AND PHONE	\$ 20.00
3. Home maintenance (repairs and upkeep)	\$ 40.00
4. Food	\$ 520.00
5. Clothing	\$ 150.00
6. Laundry and dry cleaning	\$ 40.00
7. Medical and dental expenses	\$ 20.00
8. Transportation (not including car payments)	\$ 400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 35.10
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other RAC Acceptance	\$ 129.99
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other PERSONAL CARE	\$ 60.00
CAR MAINTENANCE AND FEES	\$ 80.00
SCHOOL EXPENSES	\$ 60.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$ 2,613.09

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 2,975.55	5
b. Average monthly expenses from Line 18 above	\$	•
c. Monthly net income (a. minus b.)	\$ 362.46	3

B6 Declaration (Official Form 6-Declaration) (1207)#:1 Filed:02/21/13 Entered:02/21/13 14:29:03 Document Page 36 of 42

IN RE QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN

Case No.

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **18** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Signature: /s/ ARISTIDES QUINTANA DEL VALLE Date: **February 21, 2013 ARISTIDES QUINTANA DEL VALLE** Date: **February 21, 2013** Signature: /s/ EILEEN HERNANDEZ REYES (Joint Debtor, if any) **EILEEN HERNANDEZ REYES** [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. (Print or type name of individual signing on behalf of debtor)

B7 (Official Form 7) (12/12) 75-MCF13 Doc#:1 Filed:02/21/13 Entered:02/21/13 14:29:03 Desc: Main Document Page 37 of 42 United States Bankruptcy Court

District of Puerto Rico

IN RE:	Case No
QUINTANA DEL VALLE, ARISTIDES & HERNANDEZ REYES, EILEEN	Chapter 13
Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 DEBTOR \$1.067.78 YEAR TO DATE \$13.813.69 LAST YEAR \$1.067.78 YEAR BEFORE

JOINT DEBTOR \$2.937.15 YEAR TO DATE AS OF \$18.822.96 LAST YEAR \$1.468.58 YEAR BEFOREDEBTOR

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case:13-01275-MCF		/13 Entered:02/21/13 14:29:0 Page 38 of 42)3 Desc: Main
None	preceding the commencement of \$5,850.* If the debtor is an individual obligation or as part of an alternate debtors filing under chapter 12 c is filed, unless the spouses are so	rimarily consumer debts: List each p f the case unless the aggregate value vidual, indicate with an asterisk (*) and tive repayment schedule under a plant or chapter 13 must include payments are parated and a joint petition is not file.	ayment or other transfer to any creditor made of all property that constitutes or is affected by payments that were made to a creditor on by an approved nonprofit budgeting and creditand other transfers by either or both spouses ed.)	d by such transfer is less than account of a domestic support it counseling agency. (Married whether or not a joint petition
	* Amount subject to adjustment	on 4/01/13, and every three years the	reafter with respect to cases commenced on c	or after the date of adjustment.
None	who are or were insiders. (Marri		preceding the commencement of this case to chapter 13 must include payments by either of etition is not filed.)	
4. Sui	ts and administrative proceeding	ngs, executions, garnishments and a	ttachments	
None	bankruptcy case. (Married debto		s or was a party within one year immediate 13 must include information concerning eith nt petition is not filed.)	
AND Davi	TION OF SUIT CASE NUMBER D LOPEZ CASTRO VS. TIDES QUINTANA DEL F	NATURE OF PROCEEDING DAÑOS Y PERJUICIOS	COURT OR AGENCY AND LOCATION FIRST INSTANCE COURT, JUDICIAL CENTER OF CAGUAS	STATUS OR DISPOSITION SUMMONS WERE SERVED
	. NUM. EDP 2003-0007 (402))		
None	the commencement of this case.	(Married debtors filing under chapte	nder any legal or equitable process within on or 12 or chapter 13 must include information uses are separated and a joint petition is not	concerning property of either
5. Rej	possessions, foreclosures and re	turns		

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

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15760 VENTURA BLVD SUITE 700 ENCINO, CA 91436

MARILYN VALDES ORTEGA, ESQ. 2/5/2013 148.00

PO Box 195596

San Juan, PR 00919-5596

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None 1

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

T T

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 21, 2013

Signature of Debtor ARISTIDES QUINTANA DEL VALLE

Of Debtor ARISTIDES QUINTANA DEL VALLE

Date: February 21, 2013

Signature /s/EILEEN HERNANDEZ REYES

of Joint Debtor

(if any)

_____**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:		Case No
QUINTANA DEL VALLE, ARISTIDE	S & HERNANDEZ REYES, EILEEN Debtor(s)	Chapter 13
	VERIFICATION OF CREDITOR	MATRIX
The above named debtor(s) hereby	verify(ies) that the attached matrix listing of	creditors is true to the best of my(our) knowledge.
Date: February 21, 2013	Signature: /s/ ARISTIDES QUINTANA L	DFI VALLE
Dute. 1 cordary 21, 2010	ARISTIDES QUINTANA DEL	
Date: February 21, 2013	Signature: /s/ EILEEN HERNANDEZ RE	EYES
	EILEEN HERNANDEZ REYE	

Joint Debtor, if any

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QUINTANA DEL VALLE ARISTIDES URB BAIROA DB 13 CALLE 13 CAGUAS PR 00725

Document Page 42 of 42 PO BOX 70366 **SAN JUAN PR 00936-8367**

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HERNANDEZ REYES EILEEN

URB BAIROA DB 13 CALLE 13 CAGUAS PR 00725 DAVID LOPEZ CASTRO **URB PALMAS DEL TURABO #4 CALLE OROTABA CAGUAS PR 00727-6770**

OVAG INTERNATIONAL RECOVERY PO BOX 347556 CORAL GABLES FL 33234-7556

MARILYN VALDES ORTEGA LAW OFFICES DEPARTAMENTO DE HACIENDA

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PO BOX 9024140 **OFICINA 424 B** SAN JUAN PR 00902 **RAC ACCEPTANCE** ATTN: RAC ACCEPTANCE CUSTOMER SERVICE 5501 HEADQUARTERS DR

PLANO TX 75024

AAA

PO BOX 70101

SAN JUAN PR 00936-8101

DEPARTAMENTO DEL TRABAJO

AVE MUÑOZ RIVERA 505 HATO REY PR 00918

RJM ACQUISITIONS LLC 575 UNDERHILL BLVD

SUITE 224

SYOSSET NY 11791

AEE PUERTO RICO ELECTRIC POWER

AHTHORITY PO BOX 71524

SAN JUAN PR 00936-8624

DISH NETWORK PO BOX 105169

ATLANTA GA 30348-5169

SPRINT

PO BOX 105243

ATLANTA GA 30348-5243

AEGPR

PO BOX 364508

SAN JUAN PR 00936-4508

FEDERAL LITIGATION DEPT OF JUSTICE

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DALLA TX 75266-0252

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BANCO POPULAR DE PR

PO BOX 366818

SAN JUAN PR 00936-6818

JEFFERSON CAPITAL SYSTEMS LLC

PO BOX 953185

ST LOUIS MO 63195-3185

CITIFINANCIAL PO BOX 499

HANOVER MD 21076

LIC ANGEL L DIAZ PALENQUE **APARTADO 5159**

CAGUAS PR 00726